

INTRODUCTION

Your Benefits

Your benefits are a very important part of your compensation package. **Please read this Handbook carefully as it contains vital information about your benefits.** The Department of Central Management Services (CMS) is the agency that administers the health benefit of this program. The Teachers' Retirement System (TRS) is responsible for determining eligibility, enrollment and premium collection. Annually, you have the opportunity to review your choices and change your coverage for the plan year.

Where To Get Additional Information

- **Teachers' Retirement System**

TRS can answer your enrollment, eligibility, premium collection and general benefits questions. They can be reached at:

TRS
2815 W. Washington, P.O. Box 19253
Springfield, IL 62791
(800) 877-7896
TDD/TTY: (217) 753-0329

If TRS is unable to answer your questions, please refer to the following:

- **Plan Administrators.** Each individual plan administrator can provide you with specific information or coverage inclusions/exclusions. For a list of plan administrators, see Chapter 3, Section entitled Plan Administrators.
- **Annual Benefit Choice Options Booklet.** This Booklet contains the most current information regarding changes for the plan year. New benefits and changes in plan administrators are included in the Booklet. **Read this Booklet carefully as it contains important benefit information that may affect your coverage.**
- **The Illinois Department of Central Management Services.** The CMS Group Insurance Division can answer your benefit questions or refer you to the appropriate party for assistance. They can be reached at:

CMS Group Insurance Division
Room 600, Stratton Office Building
Springfield, IL 62706
(800) 442-1300 or (217) 782-2548
TDD/TTY: (800) 526-0844

Change of Address

Important benefit information such as identification cards or other mailings are sent to you throughout the year. If you or any of your dependents have a change of address, notify TRS immediately. TRS will update the CMS insurance membership system and provide your address to all your plan administrators. For this reason, it is crucial that we have your current residence on file.

Life Changing Events

Certain changes in your personal life may affect your eligibility or your dependent's eligibility for benefits. **Therefore, it is important to keep TRS informed of any life changing events.** Refer to Chapter 1, Section entitled Enrollment for additional information.

Medicare Premium

In order to receive the Medicare Primary Premium, participants must be enrolled in both Medicare Parts A and B. If the participant is not enrolled in Medicare Parts A and B, the higher non-Medicare premium will be assessed.

ID Cards

The Plan Administrators produce ID cards at the time of enrollment and cards are mailed to the home address on file with TRS. To obtain additional cards, contact the plan administrator listed in Chapter 3 of this Handbook or the annual Benefit Choice Options Booklet.